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ABSTRACT

This module, which may be used as the basis for a workshop or as a special topic unit in adult basic education or English-as-a-Second-Language (ESL) courses, focuses on teenagers' access to higher education. The following items are included: module overview; list of basic, thinking, interpersonal, information utilization, and other skills addressed in the module; teaching points (points regarding the importance of postsecondary education in the current job market, the success in higher education that may be achieved even by teenagers who have not done well in school, the financial feasibility of higher education for most students, and immigrants and higher education); sample learning activities; list of educational resources and commercial textbooks; sample lesson plan; transparency masters; action plan; pre- and postmodule student surveys; and scoring directions. The following objectives are addressed in the module lesson: acquire and evaluate information on financial aid; compare and contrast various kinds of financial aid; prepare an action plan for continuing education; work cooperatively with others; and use problem-solving skills. Included in the lesson plan are the following: objectives, description of target audience and context, room setup guidelines, lists of items needed and media used, and detailed instructions for conducting the lesson. (MN)

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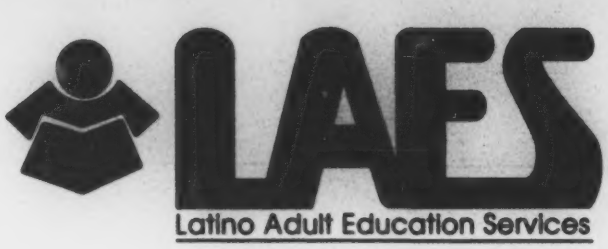

Tierra de Oportunidad

MODULE 7

Teenagers' Access to Higher Education

Ed Kissam and Holda Dorsey

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INSTRUCTIONAL AREA
Developing Life Long Learning

MODULE 7
Teenagers' Access to Higher Education

Overview

The current emphasis on teenagers graduating from high school is valuable but ***not enough*** to assure that the children of immigrants carry out their parents' dream of a better life for future generations. Graduating from high school -- ideally with good grades -- is an important beginning but it is only a beginning.

While their children are in grade school, middle school, and high school parents should not only urge their children to study hard in school but, also, encourage them to set their sights high, to think of themselves as "first-class" learners who can not only get by but who can succeed even in the competitive environment of college.

Being curious and thinking things over in one's own way is an important part of success in higher education so even parents who don't have a college education can help prepare their children for doing well later on by encouraging their curiosity, their willingness to explore new ideas, and by involving them in talking over issues.

Even though higher education is costly in terms of time and money, it is perhaps the most important investment a teenager can make to increase his or her future earning power. Recent Census Bureau research shows that college graduates earn on the average more than twice as much as high school graduates.

A teenager need not know for sure what profession they are interested into benefit from college. In today's information society, it is common for people to change their minds about what they want to pursue as a career, while they are in high school, after they have begun college, or even after have worked for a few months or years. Their experience in a community college or a 4-year college will be valuable in any case.

Even young people who have dropped out of school or who have begun working immediately after high school should consider post-secondary education--vocational training, community college, 4-year college, or university as a way to increase their earning power and move into a satisfying career.

The paperwork required to file a student financial aid application is a formidable challenge to immigrant parents. Adult education instructors whose students include parents with teenage children should, as a matter of course, encourage such

parents to consider college for their children and help them get the help they need to fill out the necessary forms in time for the upcoming school year.

Immigrant students who are permanent legal residents of the United States are eligible for the same kinds of financial assistance that is available to students born in the United States. However, because new welfare reform and immigration laws seriously constrain families' access to public benefits a very important reason for parents to seek citizenship is to regularize the status of their children.

Parents and teenagers themselves should be aware that the first year of college is usually the most difficult for students -- as they adjust to the freedom of living on their own and the demands of participating courses where they are expected not only to be present but participate actively and forge ahead. Parents can make a big difference by encouraging their children during this difficult period.

Basic Skills Development

This curriculum module serves to build several generic skills. It will be useful for the instructor to emphasize to the class how the module and the class activities contribute to these skills.

Basic Skills	estimating the costs and benefits of major undertaking - higher education;
Thinking Skills	reassessing stereotypes about who should pursue higher education, problem-solving to help teenagers overcome barriers (e.g. high school dropouts), knowing how to learn, reflecting on the inherent value of learning and some specifics about higher education;
Personal Qualities	self-esteem, help parents build their children's self-esteem and become more aware of their own ability to contribute personally to their children's education success, self-management and integrity, assuming responsibility to help one's own children fulfill their full potential
Uses Resources	using available personal, print, and Internet resources to secure information on financial aid, a major issues for poor families
Uses Information	using available personal, print, and Internet resources to secure information on financial aid

Works with Systems	understanding the different "segments" of higher education -- community colleges, 4-year colleges, and post-secondary vocational schools
Uses Technology	using Internet-based resources to secure crucial financial information, seeking forms completion assistance by phone

Teaching Points

1. Finishing high school or getting a GED is not sufficient help in the current job market. Teenagers' career success rests on thinking carefully about what kinds of careers interest them, talking different possibilities over with parents, teachers, and friends, and getting at least some post-secondary schooling. A student does not necessarily need to know what career they want to pursue when they go to college but they should expect to figure out fairly rapidly what they do want. In any case, moving beyond a high school education is economically and personally valuable. College graduates earn about twice as much as high school graduates and have much more flexibility in moving from one kind of work to another than high schoolers.

2. Parents, family friends, relatives, and neighbors should begin to encourage children in elementary school to think of college as an option. Many children come to believe during elementary school, middle school, or high school that they are not "good enough" to go to college. They need to be encouraged by adults to have high aspirations and work hard to achieve them. An important part of moving successfully toward college is for a child to think of himself or herself as a successful learner and to think of learning as a valuable activity.

3. Students who like school should be encouraged to attend college and given the help they need to make this possible. One of the most important roles of high school counselors is to help graduating students choose a college that will be good for them and help the student get the financial assistance needed to attend that college. Parents should insist on getting help for their children from the high school counselors, local community-based organizations, or from a local college to do what is necessary in filling out the complicated paperwork that makes up part of a student's financial aid application.

4. Even teenagers who have not done well in school can go on to higher education and many can achieve dramatic successes. High school dropouts can get a GED and then go on to college. Students whose grades may not qualify them to be admitted to the University of California system can go to a community college and then transfer credits from their community college courses to the UC system -- if they do well in their community college courses. Students can combine work easily with

community college attendance and, in many cases, with attendance at a 4-year college.

5. Higher education is financially feasible for most students. Many parents, and their teenage children, feel that it is not worthwhile for young people to go to college. The University of California, the California State University, the community college systems and many adult education programs, all qualify students for financial aid. Financial assistance includes a package of grants, money that does not have to be repaid, and loans. Going to college may, for a student from a low-income family, mean working part-time while attending college. The financial aid package may include access to work-study jobs reserved for college students to help them complete their studies.

6. Immigrant students who are permanent legal residents of the United States are eligible for the same kinds of financial assistance that is made available to students born in the United States. A combination of grants, loans, and work-study is available to all students. Students who are particularly outstanding academically or in sports can have most of their education paid for by scholarships. Work-study employment can give them valuable labor market experience and a way to explore the kinds of work they like to do.

7. Students who do not have legal immigration status face financial problems but should not give up the idea of going to college. Unfortunately students who are not permanent legal residents of the United States are not eligible for federal financial aid and may not even qualify to receive low tuition rates as California residents. This is an important reason for an immigrant who is a legal permanent resident but whose child may not have qualified for legalization to seek citizenship and, then, to legalize his or her child's immigration status. Even if a student does not qualify for federal financial assistance, he or she can apply to any of the nineteen California State University campuses and be charged California resident rates for tuition.

8. Teenagers who do enroll in college should be prepared to actively manage their education. Parents and their teenage children should be aware that college students will need to take responsibility for managing their own education. As enrollment increases, more and more areas of study are "impacted" (i.e. over-enrolled) and students will need to compete to get the courses they want. A good way for parents to help their teenage children prepare for this is to begin in high school to pay attention to their rights as "consumers" of educational services and get the counseling advice and support they deserve.

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Sample Classroom Activities

1. Ask parents to discuss their aspirations for their children in class. Do they want the same thing for all their children or different things? Why do their aspirations for different children differ? What kind of education will be needed for these children to fulfill their parents' expectations?

2. Invite a representative from an immigrant advocacy organization or an immigration lawyer to talk with the class about the process of moving from legal permanent resident status to citizenship and the benefits in terms of legalizing the status of minor children.

3. Ask parents to invite their teenage children to class one evening to discuss their experiences in high school and their feelings about going to college or other alternatives, such as getting married, working. What do the teenagers think of the high school counselors in their school? What colleges have the teenagers heard of?

4. Organize a group of volunteers to help any parents in filling out financial aid forms.

5. Invite a bilingual representative from a local Community College, State University, or University of California campus to class to talk to parents about the differences between different colleges and what student life is like at their college. Prepare parents to ask questions about concerns they may have about their child going to college.

6. Set up a community forum and invite local educational leaders, e.g. Superintendent of Schools, Community College representatives, California State University representatives and legislators, e.g. local Assembly person, local State Senator, City Council members, to debate the pros and cons of allowing California immigrant students who do not have legal documents to
   a) pay resident tuition rates
   b) receive federally-funded student grants
   c) receive federally-funded student loans.

Resources Checklist

Federal Student Aid Information Center
1-800-4-FED-AID
the center will:
- assist in completing the federal student financial aid application
- tell you whether a school participates in the federal aid programs
- explain federal student aid eligibility requirements
- explain the process of determining financial aid
- send federal student aid publication to you

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Internet Resources
http://www.nelliemae.org/

Dreams of Flying, California Department of Education, ISBN 0-8011-0818-7
Videocassette and teacher's guide on career exploration. Available in English and in Spanish. $30.00 each.

** The issue of the eligibility of teenagers who grew up in California but who did not receive legal status is one that is currently being litigated extensively. Parents whose children do not have legal status can seek advice from a lawyer or an immigrant group.

Commercial Textbooks

- Choices: Families and Schools, Contemporary Books
  Unit 4, I Might Quit School
  Unit 12, I Love Being a Doctor

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SAMPLE LESSON PLAN

07. TEENAGERS' ACCESS TO HIGHER EDUCATION

OBJECTIVES

- acquire and evaluate information on Financial Aid
- compare and contrast various kinds of financial Aid
- prepare an action plan for continuing education, and
- work cooperatively with others
- use problem solving skills

LEARNERS & CONTEXT

Adult students. Average ability of the group is medium. The range of ability is wide. Motivation is high. Group size is between 11 and 30. There are many learners whose English is limited.

ROOM SETUP

Small tables and chairs to allow for grouping.

TO BRING

Articles: Borrower Responsibilities, Borrower Rights
Vocabulary cards
Action Plan form
Financial Aid Chart

TO DO AHEAD

Prepare notes for eligibility requirements.
Invite school counselor to class to discuss Financial Aid opportunities.

MEDIA USED

Overhead, blackboard.

STEPS

Discuss Aspirations
Objectives
Motivation
Vocabulary
Lecture
Information Sharing
Prepare Questions
Interview School Counselor
Break
Rights and Responsibilities
Action Plan
Reflection Closure

Lesson Plan: 07. Financial Aid for Education

Discuss Aspirations

(15 min)

Motivation
- *Establish Future Relevance*

Teacher instructs students to sit in groups of three or four.

In their group students share their aspirations for the future for themselves or their children. They discuss the kind of education needed, and the cost of higher education.

Each group reports back to the class.

Objectives

(1 min)

Information Preview
- *State Objectives Formally*

overhead

Teacher displays transparency and reviews objectives of the lesson tying them to the students' aspirations.

Students will be able to:
- acquire and evaluate information on Financial Aid;
- compare and contrast various kinds of Financial Aid;
- prepare an action plan for continuing education.

Students will practice:
- working cooperatively with others;
- using problem solving skills.

Motivation

(10 min)

Motivation
- *Establish Tie to Interests*

blackboard

Teacher reviews students' comments about the cost of Higher Education and asks what they know about Financial Aid opportunities.

While listening to their responses, teacher writes on the board ideas related to program, who, what, how, when, other considerations.

Vocabulary

(15 min)

Information Acquisition
- *Participatory Presentation*

vocabulary cards

Teacher distributes different vocabulary cards and "Important Terms" handout to each student.

Students read about the word in the handout and prepare a simple definition to share with the class.

Teacher monitors and assists with vocabulary or concepts.

Students explain their vocabulary word to the class.

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Lesson Plan: 07. Financial Aid for Education

	Lecture	Teacher briefly describes various Federal Financial Aid programs. Students take notes.
(10 min)	*Information Acquisition* *• Fact Presentation*	
	teacher notes	
	Information sharing	Students in groups of four complete Financial Aid chart based on their notes.
(15 min)	*Practice & Feedback* *• Group Practice - Indep.*	Teacher monitors students work and facilitates discussions.
	chart	Students complete a class chart showing all the information recalled.
	Prepare Questions	Teacher informs the students that a guest speaker will be arriving soon to respond to their questions about Financial Aid.
(10 min)	*Motivation* *• Raise Confidence*	Students work with their group to prepare a list questions to clarify their understanding of financial aid opportunities.
		Teacher asks each group to select a representative to ask their questions.
	Interview School Counselor	Teacher welcomes and introduces the visiting school counselor. Students welcome the counselor.
(29 min)	*Practice & Feedback* *• Q & A*	Teacher explains that the students have been researching Financial Aid opportunities for themselves and for their children.
	Guest Speaker	Teacher introduces group representatives.
		Representatives from each study group ask questions to clarify and verify their understanding.
		If there is time, students at large may ask other questions that might have arisen.
		Students thank the speaker.

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Lesson Plan: 07. Financial Aid for Education

	Break	Students may take a few minutes to stretch, walk around, change places.
(10 min)	*Other* *• Administration*	Teacher completes attendance records and other necessary paperwork.
	Rights and Responsibilities	Students are divided in two groups.
(20 min)	*Information Acquisition* *• Silent Reading*	Group A reads about Borrower Responsibilities. Group B reads about Borrower Rights.
	articles	Each student in the group becomes an "expert" on the topic by discussing and clarifying the information read.
		Upon returning to their group of four, each one in turn teaches the group.
		All students respond to questions based on all aspects of the topic.
	Action Plan	Students in groups discuss and problem solve how, when, and where they or their children will continue their education.
(20 min)	*Practice & Feedback* *• Creative Practice*	Students review what adjustments need to be made in their life style.
	form	Teacher monitors the groups to see that all students are participating and to respond to process questions.
		Students prepare an Action Plan.
	Reflection	Students take ten minutes to reflect on what they have just learned.
(15 min)	*Closure* *• Reflection*	Students list points to discuss with their teenage children and family.
		Students might share their thoughts with the class.

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Lesson Plan: 07. Financial Aid for Education

	Closure	Instructor reviews objectives presented. In this lesson, you:
(10 min)	*Closure* • *Instructor Summary*	• acquired and evaluated information on Financial Aid; • compared and contrasted various kinds of Financial Aid; • prepared an action plan for continuing education. You also practiced: * working cooperatively with others * using problem solving skills Students may comment on the value of information learned.

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The U.S. Department of Education has several major student financial aid programs.

Some are Campus-Based Programs such as
Federal Educational Opportunity Grants,
Federal Work-Study, and
Federal Perkins Loans.

Others are Federal Pell Grants, Federal Direct Loans, and Federal Family Education Loans.

There are some **general eligibility requirements**, students must:

- have financial need,
- have a high school diploma or GED certificate,
- be enrolled as a regular student in an eligible program,
- be a U.S. citizen or eligible noncitizen,
- have a valid Social Security Number,
- sign a statement of educational purpose, certification statement on refunds and default,
- sign a statement of updated information,
- register with the Selective Service, if required,
- make satisfactory academic progress.

Applying for financial assistance is free, you should have several documents for reference:
your tax return,
your parents' tax return, if you apply as a dependent student,
other records, such as W-2 forms, business or farm records, and bank statements.
Keep copies of the application and supporting documentation in case it is necessary to verify the information.

Campus-Based Programs:
(FSEOG) **Federal Supplemental Educational Opportunity Grant.** It is for students with exceptional financial need. It does not have to be paid back. You can receive between $100 and $4,000 a year, depending on when you apply, your level of need, and the funding level of the school you are attending. Your school will pay you directly or credit your account.

(FWS) **Federal Work-Study.** Provides jobs for students with financial needs. Your FWS salary will be at least the current federal minimum wage. Your total FWS award depends on when you apply, your level of need, and the funding level of the school you are attending. You will be paid by the hour. The job might be on or off campus.

Federal Perkins Loans. It is a low interest, five percent, loan for students with exceptional financial need. Your school is the lender and you must repay the loan. Depending on when you apply, your level of need, and the funding level of the school you are attending. You can borrow up to $3,000 per year for undergraduate work, up to a total of $15,000. There is no charge for origination fee or an insurance premium. You have nine months after graduation, or dropping out of school before you must begin repayment.

Federal Pell Grants. Unlike a loan, it does not have to be repaid. Awards depend on program funding. The maximum award for 94-95 was $2,300.00. How much you get will depend on your Expected Family Contribution, the cost of attendance, whether you are a full time or a part time student, and whether you attend school for a full academic year or less.

Federal Direct Loan and Federal Family Education Loan programs are very similar, your school must participate in the programs, your school determines your eligibility and disburses the funds. The difference is in who lends the money. Under the Direct Loan the government makes loans directly to students and parents through schools. Under the Family Education Loan, private lenders such as banks, credit unions, and savings and loans are the source of loans.

Direct Loan or a FFEL Loan for students. As a student you can apply for either loan if you meet the general eligibility requirements and you are enrolled in a program of study at least half time. You can borrow up to $2,625 if you are a first-year dependent student or $6,625 if you are an independent (no parents) student. The interest rate charged is approximately eight percent. There is also a fee for the loan. You must begin repayment six months after you graduate, or drop below half time enrollment.

Direct Loan or a FFEL Loan for parents. Both loans enable parents with good credit histories to borrow to pay the education expenses of each child who is a dependent undergraduate enrolled at least half time. Parents generally have to pass a credit check and other general eligibility requirements. The loan is limited to the difference of the coast of attendance and any other financial aid for which you are eligible. The interest rate is variable, and there is a fee for the loan. Parents begin repaying within 60 days after the final loan disbursement.

Direct Consolidation Loans. They are designed to help student and parent borrowers simplify loan repayment. Even though you might have several different student loans, you will need to make only one payment a month for all the loans you consolidate. The interest is variable but can not exceed 8.25 percent.

Academic Year:

A period of at least 30 weeks of instructional time during which a full-time student is expected to complete at least 24 semester or trimester hours, or at least 36 quarter hours, at an institution that measures program length in credit hours; or at least 900 clock hours at an institution that measures program length in clock hours.

Campus-Based Programs:

The Federal Supplemental Educational Opportunity Grant (FSEOG) Program, the Federal Work-Study (FWS) Program, and the Federal Perkins Loan Program. These programs are administered by a school's financial aid administrator.

Citizen, Eligible Non citizen:

You must be one of the following to receive federal student aid:

* U.S. citizen
* U.S. national (includes natives of American Samoa or Swain's Island)
* U.S. permanent resident who has an I-151, I-551, or I-551C (Alien Registration Receipt Card)

If you are not in one of these categories, you must have an Arrival-Departure Record (I-94) from the U.S. Immigration and Naturalization Service (INS) showing one of the following designations:

* "Refugee"
* "Asylum Granted"
* "Indefinite Parole" and/or "Humanitarian Parole"
* "Cuban-Haitian Entrant, Status Pending"
* "Conditional Entrant" (valid only if issued before April 1, 1980)
* Other eligible non citizen with a Temporary Resident Card (I-688)

You can be eligible based on the Family Unity Status category with an approved I-797 (Voluntary Departure and Immigrant Petition).

If you have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464), you are not eligible for federal student aid.

If you are in the U.S. on an F1 or F2 student visa only, or on a J1 or J2 exchange visitor visa only, you can not get federal student aid. Also, persons with G series visas (pertaining to international organizations) are not eligible for federal student aid.

Permanent residents of the Republic of Palau may be eligible for all the student aid programs mentioned in this booklet. Citizens of the Federated States of Micronesia and the Republic of the Marshall Islands are eligible for Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), or Federal Work-Study (FWS) only. These applicants should check with their financial aid administrators for more information.

Consolidation Loan, Direct Consolidation Loan:

There are two categories of consolidation loans --FFEL Consolidation Loan and Direct Consolidation Loans. Both allow the borrower to combine different types and amounts of federal student loans to simplify repayment. A consolidation loan pays off the existing loans. The borrower then repays the consolidation loan. You will have from ten to thirty years to repay a consolidation loan. Student borrowers may use any of the four repayment plans available under the Direct Loan Program to repay their Direct Consolidation Loans. All the student loans described in this booklet are eligible for consolidation. Consolidation does not allow you to borrow in excess of existing loan limits.

Cost of Attendance (COA):

The total amount it will cost a student to go to school--usually expressed as a yearly figure. It is determined using a formula established by the U.S. Congress. The COA covers tuition and fees; on-campus room and board (or a housing and food allowance for off-campus); and allowances for books, supplies, transportation, loan fees (if applicable), dependent care, costs related to a disability, and miscellaneous expenses. Also included are reasonable cots for eligible study abroad programs. An allowance, determined by the school, is included for reasonable costs connected with a student's employment as part of a cooperative education program. For students attending less than half time, the COA includes only tuition and fees and an allowance for books, supplies, transportation, and dependent-care expenses. Talk to the FAA at the school you are planning to attend if you have unusual expenses that might affect your cost of attendance.

Default:

Default is failure to repay a loan according to the terms agreed to when you signed a promissory note. Default also may result from failure to submit requests for deferment or cancellation on time. If you default, your school, the lender or agency that holds your loan, the state, and the federal government can all take action to recover the money, including notifying national credit bureaus of your default. This may affect your credit rating for a long time. For example, you may find it very difficult to borrow from a bank to buy a car or a house.

In addition, the lender or agency holding your loan may ask your employer to deduct payments from your check. Also, you may be liable for expenses incurred in collecting the loan. If you decide to return to school, you are not entitled to receive any more federal student aid. The U.S. Department of Education may ask the U.S. Internal Revenue Service to withhold your income tax refund, and the amount of your refund will be applied toward the amount you owe.

Eligible Program:

A course of study that requires certain minimum hours of instruction and that leads to a degree or certificate at a school participating in one or more of the student financial aid programs described in this booklet. To get federal financial aid, you must be enrolled in an eligible program, with two exceptions:

If a school has told you that you must take certain coursework to qualify for admission into one of its eligible programs, you can get a Direct Loan or an FFEL Program Loan (or your parents can get a PLUS Loan) for up to twelve consecutive months while you are completing that coursework. You must be enrolled at least half time, and you must meet the usual student aid eligibility requirements.

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If you are enrolled at least half time in a program to obtain a professional credential or certification required by a state for employment as an elementary or secondary school teacher, you can get a Federal Perkins Loan, Federal Work-Study, an FFEL Stafford Loan, a Direct Loan (or your parents can get a PLUS Loan) while you are enrolled in that program.

Expected Family Contribution (EFC):

An amount, determined by a formula Congress established, that indicates how much of your family's financial resources should be available to help pay for school. Factors such as taxable and nontaxable income, assets, such as savings and checking accounts, and benefits, i.e., unemployment or Social Security are all considered in this calculation. The EFC is used in determining your eligibility for aid from the programs discussed in the Guide. If you think you have unusual expenses that might affect your EFC, make sure you notify your FAA.

Financial Aid Package:

The total amount of financial aid a student receives. Federal and nonfederal aid, such as grants, loans, workstudy, are combined in a package to help meet the student's need. Using available resources to give each student the best possible package of aid is one of the major responsibilities of a school's FAA.

General Education Development Certificate (GED):

A certificate students receive if they have passed a specific, approved high school equivalency test. Students who do not have a high school diploma but who have a GED may still qualify for federal student aid. A school that admits students without a high school diploma must make a GED program in the vicinity of the school available to these students and must inform them about the program.

Guaranty Agency:

The organization that administers the FFEL Program for your state. The federal government sets loan limits and interest rates, but each state is free to set its own additional limitations, within federal guidelines. This agency is the best source of information on FFEL Program Loans in your state. To find out the name, address, and telephone number of the agency serving your state, as well as information about borrowing, call the Federal Student Aid Information Center at 1-800-4-FED-AID.

Half Time:

This may be defined differently by local institutions. At schools measuring progress by credit hours and academic terms (semesters, trimesters, or quarters), half time enrollment is at least 6 semester hours or quarter hours per term. At school measuring progress by credit hours but not using academic terms, half time enrollment is at least 12 semester hours or 18 quarter hours per year. At school measuring progress by clock hours, half time enrollment is at least 12 hours per week. Note that schools may choose to set higher minimums than these.

You must be attending school at least half time to be eligible to receive Direct or FFEL Program loans. Half time enrollment is not a requirement to receive aid from the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work Study, and Federal Perkins Loan programs.

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Promissory Note:

The binding legal document you sign when you get a student loan. It lists the conditions under which you are borrowing and the terms under which you agree to pay back the loan. It will include information about your interest rate and about deferment and cancellation provisions. It is very important to read and save this document because you will need to refer to it later when you begin repaying your loan.

Regular Student:

One who is enrolled in an institution to obtain a degree or certificate. Generally, to receive aid from the programs, you must be a regular student.

Satisfactory Academic Progress:

To be eligible to receive federal student aid, you must be maintaining satisfactory academic progress toward a degree or certificate. You must meet your school's written standard of satisfactory progress. Check with your school to find out its standard.

If you received federal student aid for the first time on or after July, 1987, and you are enrolled in a program that is longer than two years, the following definition of satisfactory progress also applies to you:
You must have a "C" average by the end of your second academic year of study or have academic standing consistent with your institution's graduation requirements. You must continue to maintain satisfactory academic progress for the rest of your course of study.

Selective Service Registration:

If required by law, you must register, or arrange to register, with the Selective Service to receive federal student aid. A statement appears on the 1995-96 Student Aid Report (SAR) that allows you to state either that you have registered with the Selective Service or to explain why you are not required to register.

The requirement to register applies to males who were born on or after January 1, 1960, are at least 18, are citizens or eligible noncitizens, and are not currently on active duty in the armed forces. (Citizens of the Federated States of Micronesia, the Marshall Islands, or Palau are exempt from registering.)

Statement of Educational Purpose, Certification Statement on Refunds and Default:

You must sign this statement to receive federal student aid. By signing it, you are stating that you do not owe a refund on a federal grant, that you are not in default on a federal loan, and that the amount you have borrowed under those loan programs does not exceed the allowable limits. You are also agreeing to use your student aid only for education-related expenses. Part 1 of the 1995-96 Student Aid Report (SAR) contains such a statement. You must sign either that one or a similar one prepared by your school.

Statement of Updated Information:

If you receive a Federal Pell Grant or your application is selected for verification, you must sign a statement certifying that certain information used to determine your eligibility for federal student aid is correct at the time you either submit your SAR to your school or certify your student aid application information at your school. If that information changes after you apply, you must update it so that it is correct on the date you sign your SAR or certify your application information. Otherwise, you will not be able to receive federal student aid. The Statement of Updated Information on the back of Part One of your SAR gives the information that must be updated.

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Academic Year HDorsey - LAES	Campus-Based Programs HDorsey - LAES
Citizen HDorsey - LAES	Consolidation Loan HDorsey - LAES
Eligible Noncitizen HDorsey - LAES	Direct Consolidation Loan HDorsey - LAES
Cost of Attendance HDorsey - LAES	Default HDorsey - LAES

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Eligible Program HDorsey - LAES	**Expected Family Contribution** HDorsey - LAES
Financial Aid Package HDorsey - LAES	**General Education Development Certificate** HDorsey - LAES
Guaranty Agency HDorsey - LAES	**Half Time** HDorsey - LAES
Promissory Note HDorsey - LAES 22	**Regular Student** HDorsey - LAES

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Satisfactory Academic Progress HDorsey - LAES	Selective Service Registration HDorsey - LAES
Statement of Educational Purpose HDorsey - LAES	Certification Statement on Refunds and Default HDorsey - LAES
Statement of Updated Information HDorsey - LAES	Subsidized Loan HDorsey - LAES
Grants HDorsey - LAES	Work Study HDorsey - LAES

LAES

Borrower Rights

You have certain rights as a borrower. Listed below are some of them. Before your school makes your first loan disbursement, you'll receive the following information about your loan from your school, lender, or the Direct Loan Servicing Center:

- the full amount of the loan,
- the interest rate,
- when you must start repaying the loan,
- the effect borrowing will have on your eligibility for other types of financial aid,
- a complete list of any charges or loan fees you must pay and information on how these charges are collected,
- the yearly and total amounts you can borrow,
- the maximum repayment periods and the minimum repayment amount,
- any explanation of default and its consequences,
- an explanation of available options for consolidating or refinancing your loan,
- a statement that you can repay your loan at any time without penalty.

Before you leave school, you will receive the following information about your loan from your school, lender, or the Direct Loan Servicing Center:

- the amount of your total debt (principal and estimated interest), your interest rate, and the total interest charges on your loan,
- a loan repayment schedule that lets you know when your first payment is due, the number and frequency of payments, and the amount of each payment,
- if you have FFEL Program Loans, the name of the lender or agency that holds your loan, where to send your payments, and where to write or call if you have any questions,
- if you have Direct Loans, the address and telephone number of your Direct Loan Servicing Center,
- the fees you should expect during the repayment period such as late charges and collection or litigation costs if you're delinquent or in default,

- an explanation of available options for consolidating or refinancing your loan, and

- a statement that you can prepay your loan without penalty at any time.

If you borrow a Federal Perkins Loan, the previous information will be provided to you by your school. If you borrow a Direct Loan or an FFEL Program Loan, this information will be provided to you by the Direct Loan Servicing Center or your lender, as appropriate.

If you have Direct or FFEL Stafford loans, your school will also provide you with the following information during your exit counseling session:

- a current description of your loans, including an estimate of the average total debt and the average monthly payments of students from your school,

- a description of applicable deferment, forbearance, and discharge provisions,

- an advise about debt management that will help you in making your payment, and

- notification that you must provide your expected permanent address, the name and address of your expected employer, the address of your next-of-kin, and any corrections to your school's records concerning your name, Social Security Number, references, and driver's license number (if you have one).

You have the right to a grace period before your repayment period begins. However, your parents do not receive a grace period for a loan. Your grace period begins when you leave school or drop below half-time status. The exact length of your grace period is shown on your promissory note.

During exit counseling, your school must give you a loan repayment schedule that states when your first payment is due, the number and frequency of payments, and the amount of each payment.

You must be given a summary of defendant and discharge or cancellation provisions, including the conditions under which the U.S. Department of Defense may repay your loan.

If you or your parents borrow an FFEL Program Loan, you must be notified when your loan is sold, if the sale results in your making payments to a new lender or agency. Both the old and new lender or agency must notify you of the sale; the identity of the new lender or agency holding your loan; the address to which you must make payments; and the telephone numbers of both the old and new lender or agency. (This does not apply to Perkins or Direct Loan borrowers.)

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Borrower Responsibilities

When you take out a student loan, you have certain responsibilities. Here are a few of them:

- When you sign a promissory note, you are agreeing to repay the loan according to the terms of the note.

  The note is a binding legal document and states that you must repay the loan, even if you do not complete your education, are not able to get a job after you complete the program, or are dissatisfied with, or do not receive, the education you paid for.

  Think about what this obligation means before you take out a loan. If you do not repay your loan on time or according to the terms in your promissory note, you may go into default, which has very serious consequences.

- You must make payments on your loan even if you do not receive a bill or repayment notice. Billing statements or coupon books are sent to you as a convenience, but you are obligated to make payments even if you do not receive any notice.

- If you apply for a deferment or forbearance, you still must continue to make payments until you are notified that the request has been granted. If you do not you may end up in default.

- You should keep a copy of any request form you submit, and you should document all contacts with the organization that holds your loan.

- You must notify the appropriate representative (school, agency, lender, or the Direct Loan Servicing Center) that manages your loan when:
  You graduate, withdraw from school, or drop below half-time status;
  Change your name, address, or Social Security Number; or
  Transfer to another school.

- If you borrow a Perkins Loan, your loan will be managed by the school that lends you the money or by an agency that the school assigns to service the loan. If you borrow a Direct Loan, it will be managed by the Direct Loan Servicing Center. If you borrow an FFEL Program Loan, it will be managed by your lender or its servicing agent.

- During your loan counseling session, you will be given the name of the representative that manages your loan.

- Regardless of the type of loan you borrow, you must receive entrance counseling before you are given your first loan disbursement, and you must receive exit counseling before you leave school. These counseling sessions will be administered by your school and will provide you with important information about your loan. Your lender or the Direct Loan Servicing Center will provide you additional information about your loan.

OBJECTIVES

You will be able to:

- **acquire and evaluate information on Financial Aid**
- **compare and contrast various kinds of Financial Aid**
- **prepare an action plan for continuing education**

You will also practice:

* **working cooperatively with others**
* **problem solving skills**
* **estimating economic value of education**

FEDERAL STUDENT AID

General Eligibility:

Program:	**What?**	**How much?**	**When to pay back?**	**Cancellation?**
Federal Pell Grants				
Direct and FFEL Program Loans:				
1. Loans for Students				
2. Loans for Parents				
3. Consolidation Loans				
Campus Based Programs:				
1. Federal Education Opportunity Grants				
2. Federal Work Study				
3. Federal Perkins Loans				

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ACTION PLAN

Instructions: *Take a few minutes to think about your aspirations for higher education. Answer the questions below as a starting point, and add other ideas that occur to you. Be prepared to discuss situations with the team and to participate in finding solutions.*

1. What do you want to achieve?

_____

2. What skills or abilities do you need to develop?

_____

3. What information do you need?

_____

4. Where can you get the information?

_____

5. What economic resources will you need to achieve your goals?

_____

6. How can you find those resources?

_____

7. Who do you need to involve in your plan?

_____

8. What would be the first five steps of your plan?

   a. _____

   b. _____

   c. _____

   d. _____

   e. _____

9. When can you take the first step?

_____

LAES

Date: _____

Student Name _____

Teacher Name _____

Student Survey
"Teenager's Access to Higher Education"

1. How confident are you that you have the information you need to decide or figure out:

	For each line, Please check the box that applies to you			
	Not Very Confident	A Little Confident	Quite Confident	Know all I need to know
a. What the requirements are to get into a college or technical training institution				
b. What aid is available to help finance attending college or a technical training institution				
c. If it's worthwhile to attend college—what it will do for someone who has a HS diploma or a GED				
d. Who can go to college				
e. How you can get credit for courses you have taken at different schools transferred				
f. What your rights and responsibilities are if you take out a student loan to help pay for education				
g. How to make sure the HS Counselor gives your son or daughter what they need to know about possible careers.				
h. Whether legal immigrants can get the same financial aid citizens can?				

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2. If you wanted to help a teenager decide about what to do next, how confident are you that you have the information or skills you need to assist that person:

	Please check the box that applies to you			
	Not Very Confident	A Little Confident	Quite Confident	Know all I need to know
a. Decide whether to continue with school, after they got a GED or HS Diploma, or take an "entry" job outside it?				
b. Choose a particular college or school?				
c. Get an application and apply for college or school and fill it out?				
d. Compare benefits of different careers and figure out how to explore them?				
e. Get a financial aid application & complete it?				
f. Estimate how much aid they will need?				
g. Compare college costs with financial aid offers?				
h. Compare advantages and disadvantages of different financial aid offers?				
i. Use the Internet and other sources to get the information you need to help them?				
j. Help a college student succeed when they first go to college?				

3. How important is for you to learn more about how to do the following?

	Please check the box that applies to you			
How to:	Not Important	A little Important	Quite Important	Very Important
a. Estimating the economic value of education				
b. Acquiring and evaluating information on financial aid available to assist with education				
c. Comparing and contrasting various financial aid offers				
d. How the financial aid process works				

LAES

4. Please advise Jose.

Background: Jose is a junior in high school. He wants to go to college. He speaks both Spanish and English fluently, so he doesn't think he should have any trouble. He thinks he may want to study international business. His parents own a small restaurant and don't have much money—he's only one of several children. They want him to get a job or work in the restaurant, but have told him if he can demonstrate that going to college will 'be worth it,' they could contribute a little money to it.

a. How should he figure out about what college he should go to?

b. What sort of questions should he ask the college to see if it will be worth it to him and his family for him to go to college?

c. If you were Jose, what would you say to your parents to convince them you should go to college? Please write a short dialogue showing what Jose says to his parents and what they reply to him. Jose's parents have given Jose a starting point for the discussion.

Jose's Parents: So, Jose, have you thought any more about coming to work in the restaurant after you finish high school next year?

Jose:

His parents:

Jose:

His parents:

Jose:

His parents:

LAES

5. Have you ever given a teenager (a relative, your own child,or a neighbor's or friend's child) advice about college?

About:	Yes	No
⟨ whether or not to go to college		
⟨ what to study in college		
⟨ how to make the most of college		
⟨ how to do well in college		
⟨ how to weigh the value of college against other life opportunities		

6. What would you like to learn about helping teenagers to explore the opportunities available to them if they go to college?

I want to learn:

LAES

Date: _____

Student Name _____

Teacher Name _____

Module 7:
Teenager's Access to Higher Education

Instructions:
This assessment has two parts. The first part describes four situations which we would like you to advise Jose about. The second part asks you to reflect on the work you did with the module and tell us what You Learned. If you work with another student, please be sure to tell us the names of those of you who worked together.

Part I. Please read the situations described below and recommend how to address them. Note the Financial Aid Workbook is available by writing to: California Student Aid Commission, PO Box 510845, Sacramento, Ca. 94245-0845.

Situation 1

Jose's parents have owned a small restaurant for many years. Jose has worked there after school to help his family. Jose now speaks both Spanish and English fluently. He is considering international business as the field he would like to study in college. He is considering CSU-Long Beach, but has found that International Business is an "impacted program." What does this mean? Why do some areas of study become "impacted"? What will Jose have to consider if he applies to CSU in this major?

Situation 2

Now that Jose has decided on a major, he is looking at a "Financial Aid Workbook" produced by the California Student Aid Commission. The booklet says that financial need is determined by subtracting your family's contribution from your college costs. What are all the costs that should be considered in calculating the expense budget of a student planning to attend vocational training, college or a university?

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Situation 3

Jose has learned from reading the "Financial Aid Workbook" the average costs for going to post-secondary school in California. They are higher than he had hoped. Jose has kept up his grades in high school, however; so he may be eligible for grants and scholarships. His parents may contribute some money, but not too much, as he is one of five children. He may have to work to cover his expenses. If Jose works at a part-time job, can he keep up his grades? What alternatives does he have?

Situation 4:

Jose has decided he's not interested in studying International Business. Instead, her wants to study Robotics, in computer science. He's concerned he should continue with International Business because his parents think there are some real opportunities there, and they don't know where the Robotics will lead. Also, he's taken 10 credits in International Business, and his parents are worried these will be wasted if he changes to computer science, or that it will take him longer to graduate. What would you recommend he do? Is there anyone he should talk with to help make up his mind.

LAES

Part II. Please tell us what You Learned from your work with this module by answering the questions below.

Q1. Did you learn any of the following things from your work on this module?

	Yes/No	Please comment on either: • How you benefited; or • Why you feel this module was not useful for you in this area
a. What the requirements are to get into a college or technical training institution		
b. What aid is available to help finance attending college or a technical training institution		
c. Whether it's worthwhile to attend college—what it will do for someone who has a HS diploma or a GED		
d. Who can go to college		
e. Getting credit for courses you have taken at different schools transferred		
f. What a student's rights and responsibilities are if they take out a student loan to help pay for college		
g. How to make sure the HS Counselor gives your son or daughter the help they need to pursue possible careers.		
h. How to decide whether to continue with school, after they got a GED or HS Diploma, or take an "entry" job outside it.		
i. How to choose a particular college or university		
j. How to get an application to apply for college or university and fill it out		
k. How to compare benefits of different careers and figure out how to find out more about them		
l. How to get a financial aid application and complete it		
m. How to estimate how much aid will be needed		
n. How to compare advantages and disadvantages of different financial aid offers		
o. Use of the Internet and other sources to get the information you need to help a student		

LAES

Q2. What can you do now, as a result of your work with this module, that you couldn't do as well before, for example:

a. Speaking with others and getting the information to decide about whether to go to college or about getting financial aid?

b. Understanding financial aid forms and how to complete them?

c. Comparing and contrasting different choices about education beyond high school for yourself and your family?

d. Giving a teenager advice about going to college?

e. Something else? Please tell us: